

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ELAINE M BESBEKOS

Debtor(s)

Case No. 14-45758

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/26/2014.
- 2) The plan was confirmed on 04/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/06/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/11/2017.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$37,320.00
Less amount refunded to debtor \$85.84

NET RECEIPTS: \$37,234.16

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,642.74
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,642.74

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARCHERFIELD FUNDING LLC	Unsecured	1,649.34	1,715.73	1,715.73	43.28	0.00
AVANT CREDIT CORPORATI	Unsecured	758.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	15,500.00	25,441.95	25,065.00	10,124.61	2,717.10
BANK OF AMERICA NA	Unsecured	9,565.00	NA	376.95	0.00	0.00
BLUE PINE LENDING	Unsecured	800.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	519.00	477.07	477.07	0.00	0.00
CHASE	Unsecured	11,865.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	NA	584.68	584.68	0.00	0.00
DEPT STORES MACY'S/TRANSWORL	Unsecured	5,261.00	5,261.29	5,261.29	132.70	0.00
DFS/WEBBK	Unsecured	355.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,046.00	8,292.21	8,292.21	209.14	0.00
ECAST SETTLEMENT CORP	Unsecured	4,824.00	4,824.78	4,824.78	121.69	0.00
EXPRESS CASH MART OF ILLINOIS L	Unsecured	875.00	603.00	603.00	0.00	0.00
GOLDEN VALLEY LENDING	Unsecured	1,040.00	750.00	750.00	18.91	0.00
ISPEEDYLOANS	Unsecured	518.79	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	NA	0.00	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Unsecured	NA	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	259,545.00	0.00	0.00	0.00	0.00
LEON BARRYMAN	Unsecured	15,000.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	3,821.00	3,821.42	3,821.42	96.38	0.00
MaxLend	Unsecured	1,466.00	NA	NA	0.00	0.00
MR AMAZING LOANS	Unsecured	9,000.00	9,874.25	9,874.25	249.05	0.00
ONEMAIN FINANCIAL	Unsecured	19,508.58	11,066.36	11,066.36	279.11	0.00
PAYDAY LOAN STORE	Unsecured	3,353.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Unsecured	4,279.00	NA	2,500.00	63.06	0.00
PERSONAL FINANCE CO	Secured	NA	2,500.00	2,500.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,725.00	2,761.86	2,761.86	69.66	0.00
PRA RECEIVABLES MGMT	Unsecured	2,184.00	2,266.57	2,266.57	57.17	0.00
PRA RECEIVABLES MGMT	Unsecured	3,738.00	3,769.66	3,769.66	95.08	0.00
PROSPER MARKETPLACE INC	Unsecured	5,619.00	5,799.41	5,799.41	146.27	0.00
QUANTUM3 GROUP LLC	Unsecured	543.00	566.51	566.51	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC	Unsecured	791.00	858.37	858.37	21.65	0.00
SANTANDER CONSUMER USA	Secured	18,000.00	24,206.64	24,101.89	9,600.46	9,401.65
SANTANDER CONSUMER USA	Unsecured	6,101.00	NA	104.75	0.00	0.00
SPOT LOAN	Unsecured	700.00	532.98	532.98	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	8,427.00	3,481.16	3,481.16	87.80	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	3,318.00	2,246.21	2,246.21	56.65	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	2,265.00	0.00	0.00	0.00	0.00
TARGET CASH NOW	Unsecured	800.00	NA	NA	0.00	0.00
ZIP19.COM	Unsecured	1,572.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$49,166.89	\$19,725.07	\$12,118.75
All Other Secured	\$2,500.00	\$0.00	\$0.00
TOTAL SECURED:	\$51,666.89	\$19,725.07	\$12,118.75
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$72,535.22	\$1,747.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,642.74</u>
Disbursements to Creditors	<u>\$33,591.42</u>
TOTAL DISBURSEMENTS :	<u>\$37,234.16</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.